PAX User Guide.

Bendigo Bank

Bigger than a bank™

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Keypad layout.

1 F1 Soft button
F2 Soft button
F3 Soft button
F1 Soft button

2 Scroll button

8 Power button

2 Scroll button

3 Function button

4 Menu button

5 Enter button

7 Cancel key

6 Clear button

1. **Soft buttons** F1-F4 used to make selections
2. **Scroll buttons** used to scroll through to display additional menu options
3. **Function button** used to select different types of transactions such as refund or preauthorisation
4. **Menu button** used to display menu options
5. **Enter button** used to enter/confirm information entered or selected
6. **Clear button** used to:
   – backspace when entering information into the screen
   – reverse direction when scrolling through menus
7. **Cancel button** used to cancel last selection
8. **Power button** used to switch terminal on/off

Debit card purchase.

1. Type in the transaction amount, then press Enter.
2. The terminal will prompt for cash amount (when enabled. If tipping is also enabled refer to page 7 for processing cash out). If cash out is required enter in the amount, then press Enter. If cash out is not required, simply press Enter.
3. **a) For chip cards**

   Insert the card (facing up chip end first) into the terminal as far as it will go and leave it there.

   b) For magnetic stripe only cards

   Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad).
4. The terminal will prompt to select the account type. Select this by pressing F1 for Cheque or F2 for Savings.
5. The terminal will prompt for the PIN. Have the cardholder enter their PIN, then press Enter.
6. The terminal will then process the transaction.
7. The terminal will prompt to tear off the merchant copy of the receipt and will then print the customer copy.
8. If the transaction has been declined, the terminal will print a merchant and a customer copy of the declined transaction receipt.

Credit and charge card purchase.

1. Type in the transaction amount, then press Enter.
2. The terminal will prompt for cash amount (when enabled. If tipping is also enabled refer to page 7 for processing cash out).

   If cash out is required enter in the amount, then press Enter. If cash out is not required, simply press Enter. (Cash out is not permitted on a magnetic stripe credit card transaction and if attempted, will result in the transaction being declined. Cash out may be permitted on some chip card transactions.)
3. **a) For chip cards**

   Insert the card (facing up chip end first) into the terminal as far as it will go and leave it there.

   b) For magnetic stripe only cards

   Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad.)
4. The terminal may then prompt to select the account type. Select this by pressing F3 for Credit.
5. The terminal will then prompt for the PIN. Have the cardholder enter their PIN, then press Enter. (If the customer's card does not have a PIN the terminal will prompt for a signature to authorise the transaction).
6. The terminal will then process the transaction. If a signature was used to authorise the transaction, the terminal will prompt to check the cardholder signature, press F4 for Yes or F1 for No. (Failure to accept the cardholder signature within 40 seconds will result in the transaction being processed as if the signature was accepted.)
7. The terminal will prompt to tear off the merchant copy of the receipt and will then print the customer copy.
8. If the transaction has been declined, the terminal will print a merchant and a customer copy of the declined transaction receipt.

We strongly recommend that you do not key enter card transactions. If you experience technical issues with the terminal, seek another form of payment from your customer or follow the 'Fallback' procedures listed in this guide. In the event of a disputed transaction, if you are unable to supply proof that the card was present, the value of the transaction will be debited from your account in the form of a chargeback.

Processing a purchase when tipping is enabled – Restaurants only.

Tipping must be approved by the Bank prior to having the functionality enabled.

1. Type in the transaction amount, then press Enter.
2. If cash out is required refer to page 7 for processing cash out.
3. Enter the Server ID, then press Enter. (Server IDs 1 - 9 are available by default. Please contact the Help Desk for additional Server IDs)
4. If the cardholder wished to add a tip to the purchase amount enter the tip amount, then press Enter.
5. **a) For chip cards**

   Insert the card (facing up chip end first) into the terminal as far as it will go and leave it there.

   b) For magnetic stripe only cards

   Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad.)
6. The terminal will prompt to select the account type. Select this by pressing F1 for Cheque, F2 for Savings or F3 for Credit.
7. The terminal will prompt for the PIN. Have the cardholder enter their PIN, then press Enter. (If the customer's card does not have a PIN the terminal will prompt for a signature to authorise the transaction.)
8. The terminal will then process the transaction. If a signature was used to authorise the transaction, the terminal will prompt to check the cardholder signature, press F4 for Yes or F1 for No. (Failure to accept the cardholder signature within 40 seconds will result in the transaction being processed as if the signature was accepted.).
9. The terminal will prompt to tear off the merchant copy of the receipt and will then print the customer copy.
10. `If the transaction has been declined, the terminal will print a merchant and a customer copy of the declined transaction receipt.

Processing a purchase with cash out when tipping is enabled.

The following procedure can only be used on debit, credit and charge card transactions where a cardholder adds a tip to the purchase amount.

Tipping must be approved by the Bank prior to having the functionality enabled.

1. Prior to entering the purchase amount from the menu on the screen, press the Function (FUNC) button.
2. Select the Purchase /Cash option by pressing 1.
3. Type in the transaction amount, then press Enter.
4. The terminal will prompt for cash amount. Enter in the amount, then press Enter
5. The combined total of the purchase and cash out amounts will be shown, press Enter.
6. The terminal will prompt the cardholder to swipe or insert their card (the contactless capability will not work for a cash out transaction).
7. The terminal will prompt to select the account type. Select this by pressing F1 for Cheque or F2 for Savings. (Cash out is not permitted on a magnetic stripe credit card transaction and if attempted, will result in the transaction being declined. Cash out may be permitted on some chip card transactions
8. The terminal will then prompt for the PIN. Have the cardholder enter their PIN, then press Enter.
9. The terminal will then process the transaction.
10. The terminal will prompt to tear off the merchant copy of the receipt and will then print the customer copy.
11. If the transaction has been declined, the terminal will print a merchant and a customer copy of the declined transaction receipt.
12. The terminal will revert to normal operation with tipping after completion of the purchase and cash out transaction.

Please note, the tipping function is disabled during the Purchase/Cash transaction.

The following procedure can only be used on credit and charge cards where a customer's card does not have a PIN and the customer has signed to authorise the transaction. The customer has the option to include a tip on the receipt at the end of the purchase.

Once a transaction has been tip adjusted the transaction cannot be adjusted in any way.

1. Press the Function (FUNC) button.
2. Select the Batch option from the menu on the screen.
3. Select the Add Tip option from the menu on the screen.
4. Select the Invoice option, enter the invoice number (include the leading zeros) from the merchant receipt on which the cardholder has written the Tip value, then press Enter
5. Check the transaction details and if correct press F4 for OK.
6. Enter the Tip Password, then press Enter.
7. Enter the Tip amount, then press Enter.
8. Check the new transaction value is correct, then press F4 for Yes or F1 for No.
9. The terminal will print a receipt detailing the transaction and tip values.
10. The terminal message will display Tip Added and Transaction Closed.

Pre-authorisation (on credit and charge cards at hotel or car hire only).

Check In

The following procedure outlines the steps to be taken when carrying out a Pre-authorisation on a credit or charge card. It should be noted a Pre-authorisation does not mean an actual transaction has been processed on the card. It is simply a way of checking the card being offered can sustain the expected amount, this way it is known in advance the cardholder has enough credit to be able to purchase the goods / services.

1. Press the Function (FUNC) button.
2. Select the Authorise option from the menu on the screen.
3. Type in the transaction amount, then press Enter.

4. **a) For chip cards**
   Insert the card (facing up chip end first) into the terminal as far as it will go and leave it there.

   b) For magnetic stripe only cards
   Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad).

5. The terminal may then prompt to select the account type. Select this by pressing F3 for Credit.

6. The terminal will then prompt for the PIN. Have the cardholder enter their PIN and press Enter. (If the customer's card does not have a PIN the terminal will prompt for a signature to authorise the transaction.)

7. The terminal will process the transaction. If a signature was used to authorise the transaction, the terminal will prompt to check the cardholder signature, press F4 for Yes or F1 for No. Failure to accept the cardholder signature within 40 seconds will result in the transaction being processed as if the signature was accepted.)

8. If the transaction has been declined, the terminal will print a copy of the declined transaction receipt.

Check Out

1. Press the Function (FUNC) button.

2. Select the Batch option from the menu on the screen.

3. Select the Finalise option from the menu on the screen.

4. Select the Invoice option, enter the invoice number (include the leading zeroes) from the Check In merchant receipt, then press Enter.

5. Check the transaction details and if correct press F4 for OK.

6. Enter the Adjust Password, then press Enter.

7. Enter the final bill amount, then press Enter.

8. The terminal will process the transaction.

9. The terminal will prompt to tear off the merchant copy of the receipt and will then print the customer copy.

10. If the transaction has been declined, the terminal will print a merchant and a customer copy of the declined transaction receipt.

Processing a void transaction.

The following procedure can only be used on credit card transactions. A void can only be processed prior to the transaction being settled and where a tip has not been added. Once the transaction has been settled, you must process a refund.

1. Press the Menu button.
2. Select the Credit Trans option from the menu on the screen.
3. Select the Void Trans option from the menu on the screen.
4. Select the Invoice option, enter the invoice number (including the leading zeros) from the approved merchant receipt, then press Enter.
5. Check the transaction details and if correct press Enter.
6. Enter the void password.
7. Confirm if the transaction details are correct and press F4 for Yes.
8. The terminal will process the void and print a merchant and customer receipt.

Processing a refund.

1. Press the Function (FUNC) button.
2. Select the Refund option from the menu on the screen.
3. Type in the transaction amount, then press Enter.
4. **a) For chip cards**
   Insert the card (facing up chip end first) into the terminal as far as it will go and leave it there.

   b) For magnetic stripe only cards
   Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad).
5. Enter the Refund Password, then press Enter.
6. Select the account type by pressing the button F1 for Cheque, F2 for Savings or F3 for Credit.
7. The terminal will then prompt for the PIN. Have the cardholder enter their PIN, then press Enter. (If the customer's card does not have a PIN the terminal will prompt for a signature to authorise the transaction).
8. The terminal will then process the transaction.

9. The terminal will prompt to tear off the merchant copy of the receipt and will then print the customer copy.
10. If the transaction has been declined, the terminal will print a merchant and a customer copy of the declined transaction receipt.

Reprinting receipts.

1. Press the Menu button.
2. Select the Reprint option from the menu on the screen.
3. The screen will display the search criteria options.
4. Select the option you wish to search on.
5. Enter the search data.
6. When you locate the required transaction, press Enter.
7. The terminal will print the duplicate receipt.

Multi-merchant functions.

Our PAX terminal supports multi-merchant functionality. This allows multiple merchant facilities within the same premises to reside on the one EFTPOS terminal.

Each individual merchant facility is its own entity, will carry its own trading name (which will be reflected on all customer receipts), supports separate settlements to nominated bank accounts and individual monthly tax invoices to enable easy reconciliation.

Terminals running multi-merchant differ slightly to a standard terminal. The procedures outlined in this user guide compliment multi-merchant terminals, with the only changes being the requirement to nominate which merchant you wish to process the transaction against prior to engaging in the transaction.

For terminals running up to three merchants, the names will appear on the display. Terminals supporting more than three businesses will require the operator to scroll forward by pressing the F4 button, to view the full list of merchants available. To register the transaction against the relevant merchant, simply press the button next to the displayed name.

Individual settlements may be performed manually, or a terminal initiated auto settlement may be requested allowing the terminal to settle automatically at a predetermined time each day. If terminal initiated auto settlement is performed all merchants will be settled one after another and funds will be credited.

Merchant settlement processing.

Merchant settlement options

Bendigo Bank is happy to offer alternative settlement options to our merchants. Each option is slightly different and merchants are required to choose the most suitable for their business. Some of the variants are specific and will only be suitable to particular merchants.

It should be noted that it is preferable that your terminal is plugged in and connected to the network at all times. This is essential to perform settlements.

Terminal initiated auto settlement

The merchant nominates a time to settle which is stored in the terminal. Each day at this time the terminal will dial in to our system and process the settlement automatically. A detailed receipt will be printed for your records.

Manual settlement

The merchant selects an appropriate time in which to perform a manual settlement on their terminal.

To process a manual settlement on your EFTPOS Terminal

1. Press the Menu button.
2. Select the Totals option from the menu on the screen.
3. Select the Settlement option from the menu on the screen.
4. Enter the Settlement Password, then press Enter.
5. The terminal will prompt to Settle Now, press F4 for Yes.
6. The terminal will prompt to Print Entire Trans List Now, press F4 for Yes.
7. The terminal will process the settlement and print a detailed settlement receipt.

Forced settlement

If the EFTPOS terminal has not been settled by 11:45pm EST, our system will generate a forced settlement. A settlement receipt will be printed when the terminal next connects to the network. The funds will not include any transactions stored in the terminal. For example, tips, reversals and fallback. These will be included in the next day's settlement.

Printing sub totals.

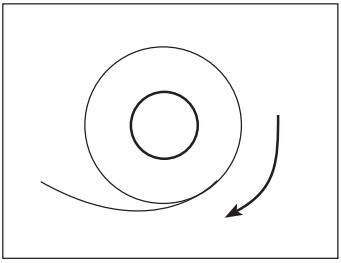
1. Press the Menu button.
2. Select the Totals option from the menu on the screen.
3. Select the Sub Totals option from the menu on the screen.
4. The terminal will print a detailed sub-totals report.

Printing tip totals.

1. Press the Menu button.
2. Select the Credit Trans option from the menu on the screen.
3. Select the Tipping option from the menu on the screen.
4. Select the Print Tip Summary option from the menu on the screen.
5. The terminal will print a detailed Tip Totals receipt.

Replacing printer paper.

1. Open the printer cover by pressing the green button beside the printer.
2. Remove any existing roll of paper. Lay the new roll in the printer with the paper being fed from the bottom of the roll.



Paper feeds from back to front

3. Replace the printer cover. Ensure the paper has been threaded through the gap in the cover.

Chip card errors and fallback procedures.

You MAY use the fallback procedures when either:

- The chip on the card is damaged and cannot be read by the terminal. (Note: You can clean or wipe the chip in case it is dirty.); or
- The chip on the card contains an application that isn't supported by the terminal.

Where the chip on a card is damaged and cannot be read by the terminal, the following instructions should be followed:

1. If the first attempt to read the card fails the terminal will display "Remove Card". The terminal will then prompt to ensure correct card insertion.
2. It is recommended that you clean the chip on the card by wiping a cloth over the chip. This will ensure the chip contacts are free of dirt. If a second attempt to read the card fails, the terminal will display "Remove Card" and then "Card Error, Swipe Card".
3. Remove the card from the chip reader and swipe the magnetic stripe of the card. Process the transaction as normal.

Where the chip on a card contains an application that isn't supported by the terminal, the following instructions should be followed:

1. The terminal will attempt to read the chip card, however, the terminal will respond with "No Matching Application, Swipe Card". Press enter to continue.
2. Remove the card from the chip reader and swipe the magnetic stripe of the card. Process the transaction as normal.

EFTPOS merchant fallback process.

If you are unable to perform a transaction electronically via your EFTPOS terminal due to a technical error, providing the circumstances are valid, you may choose to continue to accept card transactions by following the procedures below. This process is referred to as fallback procedures.

Valid circumstances

You MAY use the fallback procedures when either:

- The EFTPOS terminal is not operational due to a technical error.
- The EFTPOS terminal fails to connect to the network.
- The EFTPOS message displayed is "Issuer Not Available" or "Call For Authorisation" after a transaction has been attempted, or the HelpDesk has advised you to use the fallback procedures.

Invalid circumstances

You MUST NOT use the fallback procedures when:

- A transaction is declined on the EFTPOS terminal for any reason.
- The transaction has not been attempted using the EFTPOS terminal.
- The card has expired.
- The card is damaged /unreadable in the EFTPOS terminal ie. Other cards work in the device.
- You suspect the card is fraudulent.
- The card presented is unacceptable to the system – if you are unsure, you can call the HelpDesk for advice on 1800 334 702.
- The cardholder makes a keying error on the EFTPOS terminal eg. The cardholder exceeds PIN tries, or
- The EFTPOS terminal responds “card limit is exceeded”.

You may be responsible for the value of a fallback transaction if the transaction is submitted inaccurately – and the value may be debited from your merchant account.

Obtaining an authorisation number.

Credit Cards

When a credit card is acquired whilst in Fallback mode you will need to obtain an authorisation code before processing the transaction through the EFTPOS terminal.

To obtain an authorisation number you must call the Credit Card Authorisation Centre and provide:

- The type of merchant you are – either Over the Counter (OTC) or MOTO
- Your merchant number
- The card number
- The card expiry date
- The total value of the transaction

If the transaction is approved you MUST record the Authorisation Approval Number ready to either enter in to the terminal or to record on the fallback voucher.

If the transaction is declined you are not provided with a declined reason. You need only advise the cardholder the transaction has been declined. If the cardholder has any queries, you must advise them to speak to their financial institution.

If you do not obtain an authorisation number but accept the transaction and the transaction is disputed your account may be debited for the value of the transaction.

Debit Card

Debit cards do not have an authorisation process whilst in fallback mode. Transactions above your floor limit will display a warning that the transaction will be processed at the merchant's risk. If a debit card transaction above the floor limit is disputed your account may be debited for the value of the transaction.

Fallback process.

The fallback process can be used when either:

- The terminal fails to connect to the network. Follow Processing a transaction procedures.

- The terminal is damaged. Follow Terminal Failure procedures.

Failure to connect to the network Processing a transaction

1. For credit card transactions only, obtain an authorisation number before processing a transaction. Debit cards do not have the ability to be authorised - all transactions accepted above the floor limit are processed at the merchants risk.
2. Complete the transaction as normal (credit or debit).
3. At the end of the transaction the screen will advise the connection has failed and fallback processing will be displayed.
4. The terminal will prompt for the entry of your offline password. Enter your password.
5. The terminal will prompt for the entry of the Authorisation Number/Code. Enter the Authorisation Number/Code.
6. If you do not have an Authorisation Number/Code to enter you can choose to continue however a warning message will be displayed on the screen advising that the transaction is above the floor limit and is accepted at the Merchant's risk.

7. *The terminal will process the transaction and prompt the merchant to check the cardholder signature. Press F4 for Yes or F1 for No. Failure to accept the signature in 40 seconds will result in the transaction being processed as if the signature was accepted.*

8. The terminal will prompt to tear off the merchant copy of the receipt and will then print the customer copy.

9. When the EFTPOS terminal next performs an Auto Settlement the transactions stored in the EFTPOS terminal will be sent to the network. If your terminal is not set for Auto Settlement, you will be required to process a manual settlement to force offline transactions through the system, or the transactions can be manually uploaded by performing the following steps:

    1. Press the Menu button.
    2. Select the Credit Trans option from the menu on the screen.
    3. Select the Offline option from the menu on the screen.
    4. Select the Upload Offline option from the menu on the screen.
    5. The terminal will send the offline transactions to the network.

Terminal failure

In the event that the EFTPOS terminal is damaged credit card and debit card transactions can continue to be taken. However, the damaged terminal must be reported to the HelpDesk on 1800 334 702. There are two steps to follow to process a transaction.

Step One

Use the Cardholders card and the imprinter provided to imprint the fallback voucher with:

- Card number
- Expiry date
- Cardholder name
- Merchant name, number and location

Complete the following details:

- Date and time
- Description of purchase eg hair cut, clothing etc
- Amounts (purchase and total)
- Account type
- Authorisation No/Code
- *Obtain the cardholder's signature on the fallback voucher and compare it to the signature on the card*
- Ensure all the information on the Fallback Voucher is accurate and legible through all three layers
- Give the cardholder the Cardholder Copy of the fallback voucher

When the EFTPOS terminal is repaired/ replaced the details on the vouchers MUST be key entered into the terminal following the steps outlined in 'Voucher Entry' below.

Step Two

Voucher entry

- For credit card transactions only- obtain an authorisation number before processing a transaction. Debit cards do not have to be authorised – all transactions accepted above the floor limit are processed at the merchant's risk.
- Press the Menu button.
- Select Miscellaneous from the menu on the screen.
- Select Voucher Entry from the menu on the screen.
- Enter your offline password
- Enter the card number and press Enter
- The terminal will prompt for the entry of CVV2. Press Enter to bypass this screen.
- Enter the card expiry date
- Select the transaction type, 1 for Voucher sale or 2 for Voucher refund
- Enter the sale amount.
- Select the account type by pressing the button under the option required.
- Enter the Authorisation Code / Number.
- If you do not have an Authorisation code to enter you can choose to continue however, a warning message will be displayed on the screen advising that the transaction is above the floor limit and is accepted at the Merchants risk.

- *The terminal will prompt the merchant to check the cardholder's signature. As the cardholder's signature was verified on the fallback voucher by the merchant press yes to confirm signature has been verified.*
- When the EFTPOS terminal re-establishes a connection the transactions stored in the EFTPOS terminal will be sent to the network.

Voucher handling

- You must NOT bank any vouchers.
- You must keep the Merchant Copy and the Customer Copy needs to be handed to the customer.
- You must store them safely for a minimum of 18 months in a manner that enables prompt retrieval in the case of a disputed transaction investigation.

Important

- You are responsible for assessing the validity of the circumstance for the completion of a fallback transaction. You can call the Merchant Services on 1300 132 741 if you are unsure of the validity of any situation.
- You must use the Imprinter provided by Bendigo Bank to imprint each fallback Voucher. The use of the imprinter ensures the card number is recorded accurately and minimises possible human errors. Use of the imprinter proves that the card was present and offers chargeback protection for you.
- Every transaction must be attempted on the EFTPOS Terminal before a fallback transaction is completed, unless the HelpDesk has advised you otherwise. You may be responsible for the value of a fallback transaction if the transaction is submitted inaccurately and the value may be debited from your merchant account.

Fraud prevention for merchants.

Listed are some tips to help minimise the risk of your business being affected by fraud. Remember that the best course of action is awareness and prevention.

- Check the name on the card fits the customer (i.e. A male is not using a female's card).
- Confirm the card number matches the abbreviated number printed on an EFTPOS receipt.
- Keep the card until you check the signature.
- Be wary of unusual shopping behaviour and multiple declines.
- Don't split a transaction over multiple cards.
- When the card is present, swipe the card or take a manual imprint – never hand key the card number.
- Check the holograms and validity dates.
- Don't process transactions on unsigned cards or cards with "See ID" in the signature panel.
- Be suspicious of large or unusual phone or internet orders, especially from overseas.
- If the goods are paid for over the phone, when the goods are collected ask for the card and take an imprint.
- Especially for phone and internet orders, deliver goods to a person in a building and ask for ID.
- For internet, phone or mail orders confirm your customer is the genuine cardholder. Your business will be liable for losses in a dispute situation.
- If you have any reservations or concerns in regards to a transaction please contact Merchant Services on 1300 132 741 prior to processing.
- Authorisation is not proof of identity or guarantee of payment. It simply confirms funds are available and the card hasn't been reported lost or stolen.
- Never process transactions for someone else. You will be liable in a dispute situation.
- Never fulfil requests for goods that you don't normally trade in or sell.
- Keep your terminal secure at all times and minimise the number of people who know your refund password.
- Protect your customer's PIN – never point cameras at terminals.
- Securely store transaction receipts containing full card details.

- For terminal service or exchange, ask for bank identification.
- If you're not comfortable accepting card payment and the customer won't provide another form of payment, don't proceed with the transaction.
- If you are suspicious call 13 25 15 and ask for extension 500 or code 10.

Your safety is paramount – never put yourself in danger.

It is your responsibility to ensure that the person placing an order is the authorised owner of the plastic card (refer clause 10(b), clause 13(d) third bullet point, clause 14, and clause 17(f) of the Merchant Terms and Conditions).

In the event of a dispute, the onus is on you to prove the goods or services were provided to the rightful owner. Failure to prove this will result in the full value of the transaction being debited from your account, plus any dispute fee.

The examples provided are not a complete list of measures to minimise fraudulent behaviour or risks associated with merchant facilities. Bendigo Bank Limited is not liable for any loss or damage suffered by you in reliance on this list of examples.

Transaction Declined codes			
Code	**Transaction statues**	**Description**	**Action required**
100	Declined	Do not honour	Merchant to try and obtain another form of payment from the cardholder. Cardholder to contact their bank for details.
101	Declined	Expired card	Merchant to seek another form of payment. Cardholder should contact their bank for details.
103	Declined	Card acceptor - contact acquirer	Merchant to contact Help Desk on 1800 334 702 for assistance. It is recommended the Merchant arranges alternate form of payment from the cardholder.
104	Declined	Restricted card	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
106	Declined	Exceed PIN tries	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
107	Declined	Refer to card Issuer. Authorisation is required on transaction	Merchant to try and obtain another form of payment from the cardholder for debit cards.
108	Declined	Refer to card Issuer. Special conditions	Merchant to try and obtain another form of payment from the cardholder. Cardholder to contact their bank for details.
109	Declined	Invalid merchant	If the card being used is AMEX/ Diners/ JCB, the terminal has not been linked properly at AMEX/ Diners/ JCB. If the card is an overseas card, another form of payment should be requested.
110	Declined	Invalid account	Attempt transaction again. If it fails again advise the merchant to seek another form of payment. Cardholder should contact their bank for more information.
111	Declined	Invalid card number (no such number)	If manually entering card number, attempt transaction again. Advise merchant to seek another form of payment. Cardholder to contact their Bank for details.
113	Declined	Unacceptable transaction fee	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.

Transaction Declined codes			
Code	**Transaction statues**	**Description**	**Action required**
114	Declined	No account of requested type	Check correct account type was selected and retry transaction. If this fails, merchant is to seek another form of payment.
115	Declined	Function not supported	Check correct account type was selected and retry transaction. If this fails, merchant is to seek another form of payment.
116	Declined	Insufficient Funds	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
117	Declined	Incorrect PIN	The merchant should retry the transaction. If this fails, obtain another form of payment. Cardholder should contact their bank for details.
118	Declined	No card record	Merchant to seek another form of payment. Cardholder should contact their bank for details.
119	Declined	Transaction not permitted	Merchant to seek another form of payment. Cardholder should contact their bank for details.
120	Declined	Invalid transaction for terminal	If the card being used is AMEX/ Diners/ JCB, the terminal may not be linked properly at AMEX/ Diners/ JCB. The Merchant should seek another form of payment. Cardholder should contact their bank for details.
121	Declined	Exceed max withdrawal limit	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
123	Declined	Exceed withdrawal frequency limit	Merchant to seek another form of payment. Cardholder should contact their bank for details.
124	Declined	Transaction can not be completed	Merchant to contact Help Desk on 1800 334 702. Reset the terminal and retry the transaction. If this fails, the merchant should obtain another form of payment from the cardholder.
200	Declined	Do not honour pick-up card	Merchant to remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, they need to try and obtain the card # and contact the issuer.

Transaction Declined codes			
Code	**Transaction statues**	**Description**	**Action required**
201	Declined	Expired card	Merchant to seek another form of payment. Cardholder should contact their bank for details.
202	Declined	Suspected fraud	Merchant to seek another form of payment. Cardholder should contact their bank to check out their card.
203	Declined	Card acceptor - contact acquirer	Merchant to seek another form of payment. Cardholder should contact their bank for details.
204	Declined	Restricted card	Merchant to seek another form of payment. Cardholder should contact their bank for details.
205	Declined	Card acceptor - contact acquirer security	Merchant to seek another form of payment. Cardholder should contact their bank for details.
206	Declined	Exceed PIN tries	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
207	Declined	Pick up card. Special condition	Merchant to remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, they need to try and obtain the card # and contact the issuing Bank.
208	Declined	Pick-up lost card	Merchant to remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, they need to try and obtain the card # and contact the issuer.
209	Declined	Pick-up stolen card	Merchant to remove card from customer and contact the issuing bank. This only be done if it is safe to do so. If not they need to try and obtain the card # and contact the issuer. If they believe fraud is taking place merchant should also contact the police.
301	Declined	File up not supported by receiver	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
302	Declined	No record on file	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.

Transaction Declined codes			
Code	**Transaction statues**	**Description**	**Action required**
304	Declined	File field edit error	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
305	Declined	File locked out	Merchant to seek another form of payment. Cardholder should contact their bank for details.
306	Declined	File action not successful	Merchant to seek another form of payment. Cardholder should contact their bank for details.
702			
902	Declined	Invalid transactions	If the card used is an overseas card, request another form of payment. If the card was a credit card, ensure no PIN has been entered. Ensure the correct account type was selected for the transaction. If the transaction still fails, obtain another form of payment.
903	Declined	Re-enter transaction	Attempt transaction again
904	Declined	Format error	Reset the device then attempt the transaction again. If this fails, the merchant should seek another form of payment.
905	Declined	Acquirer not supported	The card is not allowed at this terminal. If the card being used is AMEX/ Diners/ JCB, the terminal may not have been linked properly at AMEX/ Diners/ JCB. The Merchant should seek another form of payment.
906	Declined	Cut over in progress	Switch ending a days business and starting the next. The transaction can be retried at a later stage.
907	Declined	Issuer/ switch is inoperative	Retry transaction. If this fails the Merchant needs to process the transaction as per fallback procedures or seek another form of payment.
908	Declined	Financial institution can't be found for routing	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
909	Declined	Suspected Malfunction	Attempt transaction again
911	Declined	Card issuer timed out	Retry transaction.

Transaction Declined codes			
Code	**Transaction statues**	**Description**	**Action required**
915	Declined	Cut over/Reconciliation error	Merchant to contact Help Desk on 1800 334 702. Reset the terminal and retry the transaction. If this fails, the merchant should obtain another form of payment from the cardholder.
921	Declined	No Action Required	Attempt transaction again
960	Declined	MAC error	Merchant to contact Help Desk on 1800 334 for assistance. Terminal will be powered off and on again. If the terminal reset fails, Merchant should seek another form of payment from the cardholder or prepare a fallback Voucher as per procedures.

GoPos (Mobile EFTPOS).

Our GoPos™ solution allows our merchants to take their EFTPOS terminal straight to their customers, either on-site or off-site.

GoPos™ accepts all debit, credit and charge cards and features a pinpad, high speed printer and terminal in one. The system also allows you to process tips and pre-authorisations.

The terminal runs on a rechargeable battery pack and the communications are carried on the GPRS network, both Telstra and Optus, so the coverage is excellent.

GoPos™ has the same menu structure as our Standard Terminal Landline terminal, and as such shares the same user guide in relation to terminal functionality and transaction processing.

There are some subtle differences that you need to be aware of:

- The terminal runs on the Optus or Telstra GPRS mobile phone network.
- The terminal has an auto turn off feature. This is pre-set to 15 minutes and is designed to maintain battery life when the terminal is inoperable. We have the flexibility to extend this timer if necessary, but remain mindful that leaving the terminal idle for extended periods of time will drain the battery.
- As the terminal is not designed to remain powered on or connected at all times it does not lend itself to auto settlements. Our preference and recommendation is that you perform a manual settlement on the terminal at the completion of your days trade (note: this must be performed prior to 11:45pm EDST).
- Battery strength is indicated on the display allowing you to monitor and re-charge as necessary. Car chargers are available by contacting Merchant Services 1300 132 741, select Option 2.
- When on-site, the terminal can be connected to mains power to keep the battery charged.

Contacts.

Merchant Help Desk
24 hours a day, 7 days a week
1800 334 702, option 1.

Merchant Operations
8:30am - 5pm Monday to Friday, 9am - 12pm Saturday

1300 132 741, option 2.

Credit Card authorisations
24 hours a day, 7 days a week

1300 368 839

To order stationery
Collect your EFTPOS rolls from your nearest Bendigo Bank branch, or if you are unable to access a branch, call 1300 132 741, option 2.

Notes.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879.
(S49800) (09/14)

bendigobank.com.au